

**SYSTEM, METHOD AND APPARATUS FOR  
PROVIDING FINANCIAL SERVICES**

**ABSTRACT**

5       The present invention is a system, method and apparatus for a terminal capable of accepting debit/credit or ATM cards, checks, money orders, cashiers checks, travelers checks, as well as a drivers license, state identification card, birth certificate and additionally any type of information that may be inputted into the terminal such as, but not limited to, an individuals direct deposit account (DDA) number, savings account number, etc. to facilitate a  
10 purchase, transfer of funds, wire of funds, cash-back option, etc. at a merchant location. In addition, the present invention will allow an individual to purchase pre-paid credit-type cards, pre-paid telecom cards, stamps, etc. at the terminal.